

# The ADP Health Care Debit Card Questions & Answers

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## **What is the ADP Health Care Debit Card?**

The ADP Health Care debit card (referred to as the “card”) can be used to pay for prescriptions and eligible health products and services. The funds will be taken directly from your Health Care Spending Account. This means no out-of-pocket expenses for you and no waiting for reimbursement from ADP. The ADP Health Care debit card is not a credit card. Its use is restricted to eligible health services and purchases associated with your Health Care Spending Account, as governed by IRS regulations. Your card can be used at your doctor, dentist, ophthalmologist, optometrist, participating pharmacy, or other healthcare provider offices for co-pays, deductibles, and any qualified amounts not covered by insurance.

## **How do I get a card?**

All new enrollees in the Health Care Spending Account will automatically receive a card in the mail.

## **Will I receive a new card, even though I have a card from last year?**

No. Keep and use your card(s) from last year.

## **Will I be charged a fee to obtain and use a Health Care debit card?**

No. You will not be charged to activate and use the card.

## **Will my dependents be able to use the card? Will they receive their own card and will there be a cost for a second card?**

Your dependents will be able to use the card. You may request a second card for a dependent by calling the ADP Participant Solution Center at (800) 422-3703. There is no charge for your first or second card. You are limited to two cards per participant.

## **If I do not want to use a card and do not want to receive one, can I request one not be sent to me?**

No. If you do not want to use the card, simply destroy it when you receive it in the mail.

## **What happens if I lose my card?**

You will need to contact the ADP Participant Solution Center at (800) 422-3703 to inform them that the card has been lost and/or stolen so the card can be immediately inactivated and to ensure you are not liable for any expenses. You will also need to request that a new card be issued and mailed to you.

## **Can I use my card at medical appointments?**

Yes. You can use your card at any doctor, dentist, ophthalmologist, or other health care provider as long as they accept VISA as a method of payment.

## **Do I have to go to a participating pharmacy to use my card?**

The IRS has revised its regulations concerning the use of health care debit cards. Beginning January 1, 2009, general merchandise stores and pharmacies must have implemented an IRS approved Inventory Identification Approval System (IIAS) in order for you to use your card there. Attempts to use your card at retail pharmacies, drug stores, or general merchandise stores that have not implemented this system, will result in a transaction denial at the point of sale.

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**I generally purchase my prescriptions and eligible over-the-counter items from a pharmacy located within a general merchandise or grocery store. Can I still do this?**

Yes, if the store has installed an IIAS system.

**Can I use my card to buy over-the-counter medicines?**

Yes, as long as you purchase those eligible over-the-counter products at a store or pharmacy that has installed an IIAS system.

**When is documentation needed and how will I know?**

If documentation is needed, ADP will notify you via mail or e-mail. *Please do not submit the documentation until you are notified by ADP. It is important to remember that the IRS requires you obtain and keep substantiating documentation for all expenses for a minimum of one year.*

**How long should I save documentation of my expenses?**

Always save your itemized documentation for at least one year.

**What happens if I do not send my itemized documentation to ADP?**

ADP will temporarily inactivate your card and request that future FSA claims be reimbursed through manual claims submission. ADP will recoup the unsubstantiated amounts through those manual claims and, once the unsubstantiated amounts have been satisfied, ADP will re-activate your card. If this amount continues to be unsubstantiated or is not recouped by ADP, you will be required to repay the amount as defined by Civil Service Regulation 5.20.

**What should I do if an ineligible expense is mistakenly processed using my ADP Health Care card?**

ADP will ask you to substantiate any transaction not deemed eligible through the co-pay matching process and carrier data. If ADP requests substantiation, you should complete the information as instructed on the substantiation form and fax or mail the documentation to ADP at the address or number listed on the form. You will be required to repay ineligible expenses.

**Can I use my ADP Health Care Debit Card after December 31, 2008 if I have money left in my 2008 account?**

Yes, but only if you are also enrolled in the 2009 Health Care Flexible Spending Account. If you still have money left in your 2008 account after December 31, 2008, you may incur claims from January 1, 2009 through March 15, 2009, pay for the expense and submit an ADP Health Care Spending Account Claim Form to ADP. Your claim(s) will be paid from your 2009 account, then once per week for claims incurred prior to March 15, 2009 and submitted by April 15, 2009, the appropriate amount of money will be transferred from your 2008 account into your 2009 account.

**Please Note:** It is important to submit your claims in the order that you incur them.

**Can I use my ADP Health Care Debit Card after December 31, 2008, if I am not enrolled in 2009?**

No. Your ADP Health Care Debit Card will be inactivated after December 31, 2008. If you have money remaining in your 2008 account, you will need to pay for the eligible expenses and submit the itemized documentation to ADP with a signed ADP Reimbursement Request Form.